



Renfrew Association of Growers and Gardeners

Trustees' Annual Report and unaudited Financial Statements for the year ended 30th April 2025

Contents :

Report of Trustees	Page 2
Statement of Receipts and Payments	Page 6
Statement of Balances	Page 7
Notes to the Accounts	Page 7
Independent Examiner's report (addendum)	Page 8



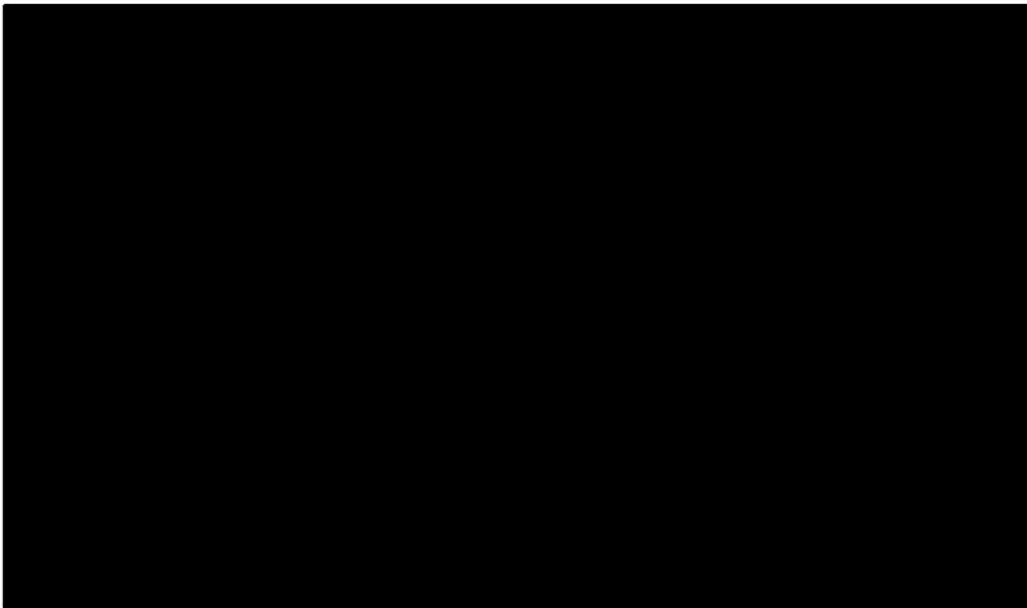
Trustees' Annual Report - Year ended 30th April 2025

Trustees, who are also directors of the Charity for the purpose of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 30th April 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting.


Reference and Administration details :

Registered Charity

RAGG-SCIO, SC046479, registered in Scotland on the 15th April 2016
Regulated by the Scottish Charity Regulator (OSCR).



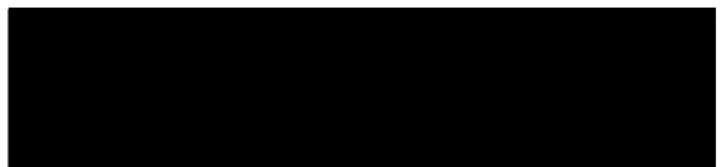
Independent Examiner


Carr Accounting
21, Seedhill Rd
Paisley PA1 1JE

Bankers

Royal Bank of Scotland
Renfrew Branch
27 Canal Street
Renfrew PA4 8QG

Renfrew Association of Growers and Gardeners
(RAGG-SCIO)
Scottish Charity, SC046479



Structure, Governance and Management

Governing Document

The Charity is controlled by its governing document, its Memorandum and Articles of Association, and constitutes as an acting Scottish Charitable Incorporated Organisation (SCIO). Registered on the 15th April 2016. Regulated by the Scottish Charity Regulator (OSCR).

The management of the Charity is of the responsibility of the Trustees who are elected under the terms of the Memorandum and Articles of Association.

Recruitment and appointment of Trustees

The Board shall consist of no less than three (3) and no more than nine (9) Trustees. Member Trustees (up to 6) are elected at the annual general meeting. Co-opted Trustees (up to 3) are appointed/ removed by the Board.

Nominations for prospective Member Trustees, who shall confirm their willingness to act as a Member Trustee if elected, must be received by the Board at least seven days before the annual general meeting.

All Member Trustees are required to retire at the annual general meeting if they have served three consecutive years but shall be eligible for re-election.

Induction and training of Trustees

To make sure any new Trustee becomes familiar with all aspects of Renfrew Association of Growers and Gardeners (RAGG) before joining the Board, they are provided with a copy of the Charity governing document and informed about the aims and objectives of the Charity. The roles and responsibilities of a Trustee are clearly identified and the level of their commitment agreed to.

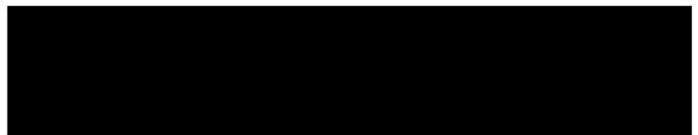
Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Aims and Objectives

The Charity was originally developed by local Community members with the support of Williamsburgh Housing Association (WHA) to manage on its behalf the Community funds and assets that were developed through awarded funding from the Big Lottery in June 2014. The Lease was transferred from WHA to RAGG in 2018.

1. The advancement of Community development through provision of and participation in community garden spaces in a sustainable and inclusive manner;
2. The advancement of education of the general public in agriculture, horticulture, sustainable development and the protection and improvement of the natural environment through good environmental practices by supporting, encouraging and seeking to improve gardening of all kinds in Renfrew and the surrounding area and through the provision of Community garden spaces particularly in horticultural and ecological matters, by encouraging and teaching a range of outdoor skills and pursuits, promoting the benefits of the natural environment and living more sustainably;



3. to advance environmental improvement through the growing of food locally, leading to a reduction in carbon footprint, increased resilience, and opportunities for recycling organic and other materials and by promoting the benefits of and demonstrating a range of good environmental and horticultural practices such as organic growing, composting, and through reducing, re-using and recycling of resources.

Significant Activities

RAGG again hosted or participated in many Community events : Gardens' 10th Anniversary Open Day/ Medicinal Herbs demo, Wildflower Meadow workshop, Renfrew Gala Day, Gardens' Gala/ Doors Open Day; Halloween, Christmas and Easter events; Member's Fruit & Veg competition and Meet 'n Greet BBQ; Jam making, Kambucha making and Soup making demo's; Food Hygiene training.

We built on our 'open doors walk-through' policy towards increasing access to the Gardens, with additional signage and some extended weekday plus weekend cover.

The FoodBarra Pop-up stall continued to be very popular (with better signage/ placement and 'promotion' via facebook) and, as in previous years, the local Foodbank was also provided with fresh, organic fruit and vegetables.

Significant donations were gratefully received from: the Foodbank (shelving), Tesco (trolleys/ plants), the Flying Scotsman Pub (picnic benches) and Sainsbury's (plants)

Outreach projects continue with a number of local groups and feedback continues to be very positive. The scope and next steps of this initiative are being reviewed to ensure good RAGG/ 'host' collaboration.

RAGG has 72 Members (including 7 local Groups), 1082 'followers' on facebook and continues to actively manage its plot occupancy and waiting list to ensure that all growing spaces are being usefully cultivated (with a periodic plot audit process to identify where Members may need help).

Receipt of further Lottery funding has enabled us to continue the services of our Community Gardener (full time) and recruit a Gardens Coordinator (part time).

Both the Men's and Women's Clubs ran again during the growing season engaging in a wide range of activities, and a Members' Facebook page is being piloted. The Bee 'Club' is developing steadily with 4-5 Members training towards module exams next year and the purchase of a second Hive/ Neuc.

Maintenance: Replacement of the rotten wood around the communal raised beds is complete. Pergolas and slatted Benches have been repaired & painted and the Chipper has undergone a major service.

Development: A new Potting Shed has been installed at the composting area. A permanent Gazebo has been erected, providing a large, safe, sheltered space for events and demos etc. An Events portacabin and storage container are planned for next year.



Financial Review

The Treasurer works with the Board to ensure funds are correctly managed and documented, ensuring reports which are easily understandable are provided for Trustees and Members, allowing the Charity to budget and plan activities in advance. Information is also prepared and submitted to OSCR and Funders as required.

Reserves Policy

The Trustees have agreed to maintain a reserve of £7,000 to allow for any emergency repairs or other unplanned matters, and £800 for (refundable) Key & Fob deposits.

Principal Funding Sources

The principal regular funding source is income received through Plot fees. This is supplemented by Community Events and donations for Produce made available via our FoodBarra pop-up stall.

The Charity has also benefitted from funding from the National Lottery, Renfrew Health & Social Care Partnerships, the Co-op and Renfrew Local Partnerships.

Future Development

The Charity will continue to consider and, where appropriate, apply for grants that will further develop RAGG's aims and objectives as a Community Gardens.

Statement of Trustees' responsibilities

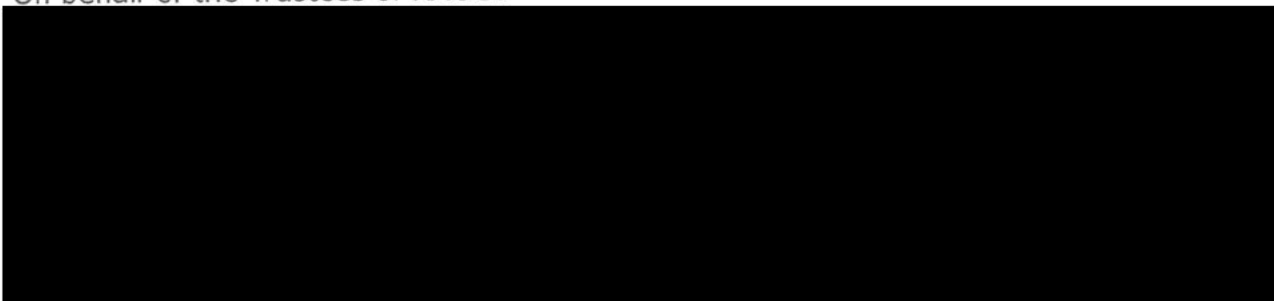
The Trustees (who are directors of RAGG for the purpose of Charity Law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity Law requires the Trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the receipts and payments of the charitable company for that period. In preparing those financial statements the Trustees are required to

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with Scottish Charity Law. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention/ detection of fraud or other irregularities.

On behalf of the Trustees of RAGG:

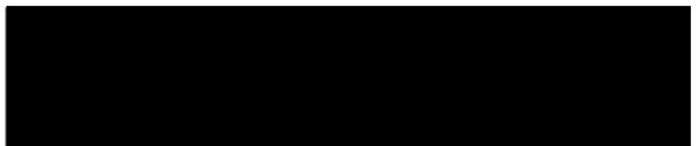


Financial Statements :

Receipts & Payments

for year ended 30th April 2025

<u>Income</u>	<u>2024-25</u>
National Lottery Community Funding	£56,935
Other Funding (CBGF, Co-op, Renf Local P)	£3,959
Plot Fees & Key Deposits (minus refunds)	£2,080
Events & Demos/ Plants & Produce	£4,322
Interest & Misc Sales/ Donations	£1,049
<u>Total Income</u>	<u>£68,344</u>
 <u>Expenditure</u>	 <u>2024-25</u>
Staff Costs (Recruitment, Wages, ..)	£51,253
Member & Staff Exp (PPE, Food, Training, Travel, ...)	£1,377
Facility Hire & Equipt	£1,427
Premiums & Fees	£2,074
Energy (elect & fuel)	£745
Office Equip't & Supplies	£636
Events, Demos, Hosted Visits & Outreach	£913
Gardens Maintenance & Supplies (incl bees)	£3,055
Hardware, Tools & Fixtures Development	£5,531
Hardware, Tools & Fixtures Maintenance	£1,811
<u>Total Expenditure</u>	<u>£68,821</u>
<u>Surplus/ Deficit</u>	<u>-£477</u>



Statement of Balances

for year ended 30th April 2025

	Restricted Funds	Unrestricted Funds	Total
Cash/ Balance at Start of Year	£61,229	£11,102	£72,330
Surplus/ Deficit for Year	£353	-£829	-£476
Cash/ Balance End of Year	£61,582	£10,273	£71,854
NLCF '24-'26 ->	57,105		
AfA '24 ->	4,321		
Renf Local P ->	156		
Other ->	0		

Market asset values

The Charity holds a number of items of gardening equipment which is used extensively. Market value of these items is estimated to be £5,000 as of RAGG Insurance policy, dated annually 2024- 2025.

Notes to the Accounts

The Charity Trustees have not required the Charity to obtain an audit of its financial statements for the year ended 30th April 2025.

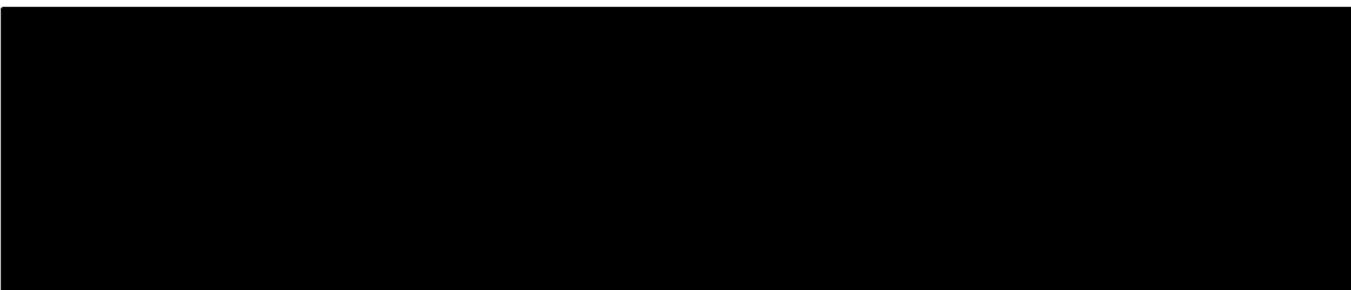
The Trustees acknowledge their responsibility to ensure that the Charity keeps accounting records that comply with Scottish Charity Law.

There were no Trustees' expenses paid for the year 2024- 2025.

The Charity currently has two Staff (on self-employed contracts) .

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small Charitable Companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the Board of Trustees on 12th May 2025 and were signed on its behalf by:



Independent Examiners Report to The Trustees Of Renfrew Association of Growers And Gardeners

I report on the accounts for the year ended 30th April 2025.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts Scotland Regulations 2006. The charity trustees consider that the audit requirement of the Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) of the Act and to state whether matters have come to my attention.

Basis Of The Independent Examiners Report

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all of the evidence that would be required in an audit and therefore I do not express an audit opinion on the accounts.

Independent Examiners Statement

In the course of my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the Accounts Regulations and to prepare the accounts which are consistent with the accounting records and Comply with Regulation 9 of the 2006 Accounts Regulations. There are no items that attention needs to be drawn to enable a proper understanding of the accounts to be reached.

